Social cash transfers, generational relations and youth poverty trajectories in rural Lesotho and Malawi

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Executive summary

Social cash transfer schemes, which disburse cash to poor and/or vulnerable people, have proliferated across sub-Saharan Africa over the past two decades. There is growing evidence that these address symptoms of poverty among their target populations, particularly children and the elderly. However, poverty cannot be understood by focusing on symptoms alone. It is an outcome of structural power relations including social relations of gender, age, generation and class. To fully understand the impacts of cash transfers, therefore, it is necessary to examine how they intervene in, and are negotiated through, these social relations. Focusing in particular on the effects of cash transfers on young adults, a group whose interests have often been neglected, this report examines how cash transfers shape relations of age, gender and, especially, generation. This contributes to a more nuanced understanding of whether, and to what extent, cash transfer schemes are transforming poverty in rural African communities.

The research took place in Malawi and Lesotho, examining the ways in which three cash transfer schemes are designed, operate and affect rural lives: Lesotho’s Old Age Pension and Child Grants Programme and Malawi’s Social Cash Transfer Programme. Qualitative research was undertaken in two rural communities, one in the sparsely populated Maluti Mountains of Lesotho and the other in densely populated Thyolo District in southern Malawi. Most households in both communities were sustained through varying combinations of subsistence agriculture, livestock rearing and remittances from migrant workers. In depth interviews were conducted with multiple members of 24 households that were receiving cash transfers, and with 64 young people aged 18-34, some of whom had moved away from the villages over the past decade. Participatory workshops with groups of young people subsequently focused on how cash transfers intervene in household and community dynamics. Research was also undertaken with around 100 individuals involved in the design and implementation of social protection policy in the two countries.

Analysis of the data collected points to five policy-relevant conclusions that are discussed in this report:

Targeting of vulnerable households is based on false assumptions about households. In both countries, households are fluid, with individuals and resources constantly flowing in and out. Many cash transfer recipients receive remittances from migrant family members. Moreover, households are not bounded units of consumption. In southern Malawi, the typically small nuclear households are often closely connected through kinship and material ties to other, sometimes more prosperous, households located very nearby. Children may be moved between them to capture grants. Changes in circumstance are seldom reported: in Malawi, three recipients had “inherited” transfers, despite substantial changes in household membership, following the death of a beneficiary. Even where selection criteria are initially applied as intended, household targeting is poorly understood and implemented at the community level and often appears random. Although the benefits of cash transfers are visible to all, seemingly arbitrary targeting breeds resentment in those who do not benefit but perceive themselves to be equally poor.

Targeting the elderly is perceived to be fair and may contribute more to community bonds, though young people may invest in more productive activities. In both communities, younger families in receipt of transfers experience resentment from neighbours, as they are perceived as undeserving. However, elderly people are considered worthy beneficiaries. Lesotho’s old age pension was almost
universally praised, and in the Malawi community most transfers went to elderly people selected through community targeting. In Lesotho, the pension is sufficient to allow elderly people to exercise economic influence beyond the household as employers, lenders and key members of savings groups. In contrast, child grants are spent on immediate family needs such as groceries and school uniforms and may never enter the local economy. Nonetheless, young people in both communities say the elderly are “stingy” and argue that as fit young adults they would make more productive use of money. **Unearned transfers to young adults promote stigma and social isolation; young people want to work.** While pensions are viewed as enabling the elderly to live more independently, child grants are viewed less as grants for children than income for healthy young adults who should rightfully work. Both contribute to nuclearization of the household. Receipt of transfers renders parents responsible for their own children, and less able to call on family or friends for support (although the collateral of a predictable grant allows them to borrow from neighbours). Members of both communities hold that young adults should earn their income. Young people themselves prefer that cash transfers are not given as “free money” because of the shameful association that they are unable or unwilling to work. Rather they aspire to having good jobs, and state that they want to work for money. However, work is often unavailable or involves exploitative conditions. Young people also wish to contribute to development needs in their own communities, and suggest they should be paid to do so rather than receiving cash transfers as “free money”. **Cash transfer schemes are produced through complex national-level processes.** Relationships between donors and government differ between the two national settings. Moreover, different approaches are supported by segments of governments and by diverse donor agencies and NGOs, and different strategies are adopted by organisations pursuing their own agendas. Overall, however, divides between political agendas, technocratic visions and community experiences are stark. Policymakers need to engage more both with the national and local politics of cash transfers and with the perceptions and social realities of beneficiary communities in order to effectively achieve the cash transfers’ objectives. **The disconnect between policymakers and beneficiary communities can be addressed.** The research team brought national and district level officials to the case study villages to hear the concerns and experiences of community members. Planning and preparatory work included facilitation of a participatory exercise through which young adults develop and performed dramas and songs concerning their experiences. These acted as a stimulus for discussion leading to co-construction of knowledge about transfers through which the government officials became better attuned to how cash transfers function in the relational lives of rural people.
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1. Background

Social cash transfer schemes are an increasingly popular element of social protection strategies, disbursing regular payments to vulnerable individuals or households. Over the past two decades, they have proliferated across sub-Saharan Africa. By 2016, 40 out of 48 African countries had an unconditional cash transfer programme – twice as many as in 2010 (Hagen-Zanker et al 2016). Sustainable Development Goal 1 now requires states to employ social protection measures, and cash transfer schemes are heavily promoted and funded by donors (Barrientos 2013; ECA et al 2012; Fiszbein et al 2013; UN 2014). Some schemes aim to achieve social change through conditions such as requiring school attendance, but most cash transfers in Africa are “unconditional”.

Research suggests social cash transfers effectively address symptoms of poverty among their target populations, improving consumption, nutrition, school enrolment and childhood immunisation levels (Barrientos and DeJong 2006; Case et al 2005; Miller and Tsoka 2012; Miller et al 2011; Woolard et al 2011). Most evaluations have focused on the intended direct beneficiaries, namely children and elderly people, to the neglect of young adults. Some evidence suggests recipients are more likely to get jobs and start enterprises (Ballard 2013) and may in some circumstances “graduate” from poverty (DFID 2011). Social cash transfers are expected to enhance the human capital of the next generation (DFID 2011), but evidence from Africa on longer-term impacts on rural livelihoods is very limited (Davis et al 2012). In Lesotho, many young women brew beer for sale on pension day to capture some of the income (Ansell et al 2009). Until now, indirect effects of this kind have remained largely unresearched.

Barrientos (2013:16) pointed out in relation to cash transfers, “[p]ractice has sprinted ahead of the conceptual frameworks needed to study and assess them”. In particular, impact studies have operated with a limited conceptualisation of poverty. Poverty cannot be understood by focusing on symptoms alone or on isolated social categories such as children or elderly people (Harriss 2007). Rather, it requires a relational approach (Mosse 2010). Mosse (2010) attributes persistent poverty to historically developed economic and political relations, and to relations within and between social groups (based on intersecting social categorisations such as gender, age, generation and class).

Interventions need to address the roles played by social relations if they are to lead to significant long-term and widespread poverty alleviation (Cleaver 2005). Yet social relations have received minimal attention in evaluations of social cash transfers (Davis et al 2012). Some research has explored outcomes for gendered power relations (Ferguson 2007; Molyneux 2006; Patel 2012) and intra-community relations (Ellis 2012; Hurrell and MacAuslan 2012; Macauslan and Riemenschneider 2011; Skovdal et al 2013). Hamoudi and Thomas (2014) suggest social pensions may be increasing the power of the elderly in South African households. However, although many social cash transfers target on the basis of age (Ballard 2013), impacts on generational relations have been largely neglected. Yet Ferguson’s (2007; 2013) suggestion that social cash transfers may signal an end to the valuation of people for their productive roles, and to the expectation that livelihoods should be founded on formal employment, points to potentially profound, if complex, consequences for youth and their relations with other generations.

A relational analysis of social cash transfers needs also to examine the role of political and economic power relations between citizens, national governments, donor agencies and international organisations in their development. Adesina (2011:454) argues they are donors’ “policy instrument of
choice”, aggressively marketed with their adoption often a condition for aid. Scholars such as Hickey (2010) and Ballard (2013) have associated the emergence of social cash transfers with “inclusive neoliberalism”. Multilateral agencies, notably the World Bank, favour social cash transfers as a policy intervention that will promote investment in human capital, empower recipients and support the informal sector, without creating dependency (Ferguson 2007). Hickey (2010) argues they further service the neoliberalising global economy by operating as a form of governmental power: in subtle ways they shape the behaviour of poor people, producing autonomous economic actors who take responsibility for their own development. Garmany (2016) however argues that the extent to which programmes are successful in achieving this is mixed and complex.

However, the proliferation of social cash transfers is not entirely donor-driven, and they do not simply embody neoliberalism but may also draw on welfare-state arguments (Ferguson 2007). Some governments have adopted social cash transfer programmes against the advice of donors, or, as in Lesotho, without consulting them (Pelham 2007). Barrientos (2013) suggests their expansion is largely driven by national politics. From a social contract perspective, social cash transfers represent outcomes of bargains between governments, social groups and citizens (Hickey 2011). They are sometimes used by government to contain dissent, indicating that poor people themselves have played a role in their proliferation (Ballard 2013). The introduction of pensions might also reflect generational power relations operating on a national stage.

Connections between these political and economic processes and social cash transfers’ impacts on social relations are important but under-researched. Several scholars have asserted that social cash transfers cannot ultimately address chronic poverty because they fail to challenge the neoliberal economic structures at its root (Adesina 2011; Sandberg 2012). For Hickey (2011), social cash transfers help prop up a development strategy that offers young people little hope of employment. Ballard (2013), however, points to ongoing debate as to their redistributive role, while Ferguson (2007) suggests they can be both pro-poor and neoliberal. Social cash transfer schemes differ in their targeting of particular groups (e.g. based on age, orphan status, poverty), the designated recipient (e.g. caregivers of children), level of benefit and any conditions. The selected design both reflects political and economic processes and shapes their impacts on social relations, through symbolic and discursive as well as economic means.

2. Research questions

The research was designed to provide a wider and deeper understanding of social cash transfers than previous analyses. It set out to answer the following empirical questions:

- How do specific structural power relationships, particularly generational relations, shape young people’s poverty trajectories?
- How have the social cash transfer schemes operating in Malawi and Lesotho intervened in these structural power relationships, and with what consequences for young people’s poverty trajectories?
- How are political and economic power relationships between national and international institutions implicated in the design and implementation of social cash transfer schemes?
3. Research contexts

Comparative case study research enabled the team to explore differently designed schemes in different social, economic and political contexts. Lesotho and Malawi, both “least developed countries”, have been at the forefront of African countries instituting social cash transfers. Lesotho introduced non-contributory old age pensions in 2004 and child grants for orphans and vulnerable children in 2009; Malawi has been rolling out social cash transfers for ultra-poor labour constrained households since 2006. Together, the schemes offer interesting contrasts: Lesotho’s transfers target individuals based on age; Malawi’s target households based on dependency ratios; Lesotho’s child grants and Malawi’s social cash transfers are both means-tested, but use different mechanisms for this. These two latter schemes are also donor-driven, to different degrees, whereas Lesotho’s pension is a purely government programme.

Box 1: The cash transfer programmes

<table>
<thead>
<tr>
<th>Programme</th>
<th>Target population</th>
<th>Disbursement</th>
<th>Starting year and coverage</th>
<th>Scale</th>
<th>Organisations involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lesotho Old Age Pension</td>
<td>Individuals aged over 70, except those already receiving a government pension</td>
<td>M750 (US$54) a month</td>
<td>2004 ~85,000 beneficiaries by 2016</td>
<td>2.4% of GDP</td>
<td>Administration: Ministry of Finance Funding: Lesotho Government</td>
</tr>
<tr>
<td>Lesotho Child Grants Programme</td>
<td>Poor households with at least one child 22% of households in programme areas</td>
<td>M360 (US$26) a quarter for households with 1-2 children, M600 (US$43) for 3-4 children, M750 (US$54) for 5+ children</td>
<td>2009 (limited areas); expanded to 37,000 households across all 10 districts</td>
<td>Estimated M50-58m ($4m) 2014/5 (0.2% of GDP) rising to M91-311m ($7-25m) 2020/1 (0.2-0.8% of GDP)</td>
<td>Administration: Ministry of Social Development Funding: EU and (from 2013) Lesotho Government Technical support: UNICEF Lesotho</td>
</tr>
<tr>
<td>Malawi Social Cash Transfer Programme (mtukula pakhomo)</td>
<td>Ultra-poor households (those in lowest income quintile) that are labour constrained (no able bodied adults aged 19-64, or a dependency ratio higher than 3) 10% of households nationally</td>
<td>Range MWK2600 (US$3.50) a month for households with one member to MWK5600 (US$7.70) for households with four members plus MWK800 (US$1) top-up for each resident aged &lt;22 in primary school and MK1500 (US$2) for each resident aged &lt;31 in secondary school</td>
<td>2006 (Mchinji Pilot), extended to 9 of 28 districts (including Thyolo) reaching 30,000 households by 2012. Rolled out to all districts reaching 267,000 households with 1.13 million beneficiaries July 2018</td>
<td>£40m a year by 2015 (1.6% of GDP)</td>
<td>Administration: Ministry of Gender, Children, Disability and Social Welfare with policy oversight from Ministry of Economic Planning and Development Funding: Global Fund (2007-12), German Government, Government of Malawi, Irish Aid, EU, World Bank Technical support: UNICEF Malawi</td>
</tr>
</tbody>
</table>
4. Research design

Understanding how social relations shape poverty requires detailed case studies using qualitative research (Farmer 2005; Harriss 2007). The research was undertaken in two rural villages with which the team had more than a decade-long relationship. The Lesotho village of 44 households is in the sparsely populated Maluti Mountains, 7km from a tarmac road, 3 hours’ drive from Maseru and two hours’ walk from the nearest rural service centre. The community is food insecure and employment opportunities (locally and beyond) are diminishing. The Malawi village of 72 households is in densely populated Thyolo District. Some employment is available on nearby tea estates, and there are many markets in the vicinity, but households have access to little land and very few assets.

We combined individual interviews which generate rich accounts of people’s experiences with participatory group activities that examine local narratives and social dynamics. Data collection comprised six components:

1. **Household profiling** Information was collected from each household about demographics, livelihood activities, assets and income sources. Similar profiling exercises were conducted in Malawi in 2007 and Lesotho in 1996/7 and 2008 enabling us to identify changes since the social cash transfer programmes were introduced.

2. **Follow-up interviews with previous research participants** Interviews were conducted with young adults, aged 18-34, who had participated in a previous research project in 2007/8. Of around 80 young people who participated in the earlier research, 60 were interviewed. Most were still resident in the villages, but others were living elsewhere, in some instances in town. Our research for this project explored their experiences over the intervening 8-10 years, including their experiences of cash transfers within their households and the wider community.

3. **Interviews with members of households receiving cash transfers** We interviewed members of 12 households in the Lesotho village, 8 in the Malawi village that were receiving transfers. Because cash transfers to the Malawi village had been rather irregular, we also interviewed members of 4 households in a village in a neighbouring district where cash transfers had been more regular. We interviewed all available household members aged 10 or older individually about the impacts of social cash transfers on relations of generation, age and gender within and beyond the household.

4. **Participatory group workshops** Following preliminary analysis of interview data, 8 groups of 3-10 young adults from each village participated in three diagramming activities. These explored in greater depth their aspirations, constraints and perceived impacts of cash transfers on household and community relations, experiences of the processes that produce and perpetuate poverty, and how social cash transfers intervene in these.

5. **Policy-focused interviews** Approximately 50 in depth interviews were conducted in each country with representatives of organisations involved in designing, funding and delivering the social cash transfer schemes. These investigated the role of national and international level structural power relationships in the design and implementation of the social cash transfer schemes.

6. **Policy workshops** The final data collection phase involved a reverse cascade of workshops, building on and further analysing the findings and developing policy recommendations. The process began with workshops with the young participants, which fed into further workshops at community, regional (in Malawi) and national levels. Further detail of these is provided in Section 9.
5. Household targeting: misconceptions of household dynamics

Key points

Two of the schemes researched aim to benefit the most vulnerable using the household as the basis for selection. We provide evidence that household-based targeting is flawed as it is based on a problematic misconception of household dynamics:

• Households are not the clear and stable entities envisaged in cash transfer targeting: they have porous and fuzzy boundaries

• Households selected for targeted transfers may differ little from non-recipient households

• Targeting that fails to match community perceptions of deservingness results in resentment of recipients

5.1 Cash transfer targeting practices

Many cash transfer schemes in sub-Saharan Africa are targeted at households that are deemed to be particularly vulnerable, as this is considered to be a cost-effective way of using scarce resources to have the greatest impact on poverty (Devereux 2016). Schemes are intended for different purposes, including poverty reduction and humanitarian relief, and this influences the targeting design (Transform 2017). Different methods of targeting have also been selected in different schemes as outlined in Box 2.

Box 2: Targeting methods

| Community-based selection: Community groups or intermediary agents identify recipients. Community members are considered best able to identify those in need. This also keeps the administrative costs lower. |
| Proxy means testing: Information is collected on household or individual characteristics that correlate with welfare levels and a computer algorithm is used to identify recipients. This is intended to be more objectively accurate, though studies suggest high levels of inclusion and exclusion errors. |
Lesotho’s Child Grant Programme and Malawi’s Social Cash Transfer Programme both target households but use subtly different combinations of community-based targeting and proxy means testing (see Box 3). Both methods assume households are defined units of production and consumption that remain relatively static over time. In practice, diverse household structures exist in different geographical settings and they are seldom neatly bounded.

**Box 3: Identification and selection of beneficiary households in Lesotho and Malawi**

<table>
<thead>
<tr>
<th>Target households</th>
<th>Targeting method</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lesotho’s Child Grants Programme</strong></td>
<td>Poor households with at least one child. This reaches 22% of households in programme areas. Survey data from all surveyed households are entered into the National Information System for Social Assistance (NISSA). The households listed are allocated by the community to one of four categories. A proxy means test is used to assess whether those categorised as “poor” and “ultra-poor” qualify as beneficiaries. The Village Assistance Committee presents the list to the community for validation. Complaints can be placed with the Ministry of Social Development.</td>
</tr>
<tr>
<td><strong>Malawi’s Social Cash Transfer Programme</strong></td>
<td>Ultra-poor households (those in the lowest income quintile) that are labour constrained (no able-bodied adults aged 19-64, or a dependency ratio higher than 3). This covers 10% of households nationally. Data is collected from households and entered into a Management Information System (MIS). A list of households ranked by vulnerability status is presented to a community meeting for confirmation. Amendments are entered into the MIS and a final ranking is approved at a District level Social Support Committee meeting.</td>
</tr>
</tbody>
</table>

5.2 Households have porous and fuzzy boundaries

Households are not straightforward structures but differ considerably in form. In Lesotho, rural households are traditionally extended units comprising the (male) head of household, their male descendants, wives and unmarried female offspring (Murray 1981). In southern Malawi, household units typically comprise a married couple and their immediate offspring but are co-located with the households of maternal kin. These structures are changing, partly in response to social cash transfers. Moreover, the term “household” is too often used interchangeably with “family” where in practice the two are often distinct (Agarwal 1990). In southern Africa, a co-resident household seldom represents a complete family but is sustained by a wider network of non-resident family relations (Townsend 1997).

Migration of people

Southern Africa has long experienced high levels of labour migration. People often move out of rural households in search of work, but subsequently return. Individuals also move when they marry or divorce. Therefore, a household that is labour constrained one week may benefit from an abundance
of labour the next. Children are frequently moved between households of an extended family, which may reside in close proximity or at a distance. In Malawi, some children were moved between closely related family households, and sometimes even registered as part of more than one household, apparently in order to capture cash transfers. More dramatically, households split and reform over time. When mud brick houses collapse (a common occurrence in the Malawi village), matrilineally related households in close proximity absorb the residents until a new structure is completed. Cash transfers cannot keep pace with such rapid changes (see Box 4 for changes in membership of the beneficiary households in the Malawi village during the course of the research).

**Box 4: Fluidity of the Malawi cash transfer recipient households**

<table>
<thead>
<tr>
<th>Household</th>
<th>Change in household membership 2016-8</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Son moved out, granddaughter moved in</td>
</tr>
<tr>
<td>2</td>
<td>Recipient died, granddaughter moved out to stay with parents, taking cash transfer with her</td>
</tr>
<tr>
<td>3</td>
<td>Daughter and grandchildren moved out having rebuilt their house</td>
</tr>
<tr>
<td>4</td>
<td>Great grandmother died, two grandchildren moved out, one grandchild moved in</td>
</tr>
<tr>
<td>5</td>
<td>Adult daughter moved out</td>
</tr>
<tr>
<td>6</td>
<td>No change (but 7-year-old daughter stays with grandmother elsewhere)</td>
</tr>
<tr>
<td>7</td>
<td>Two grandsons moved out when they married</td>
</tr>
<tr>
<td>8</td>
<td>The elderly couple moved into the village from a neighbouring village</td>
</tr>
</tbody>
</table>

**Movement of remittances**

Rural households, particularly in Lesotho, are often supported by family members who live and work elsewhere (given the lack of paid employment available locally). Remittances from such individuals are hard to factor into proxy means testing. Lesotho’s proxy means test enquires about household members living abroad or in paid employment, but these are easily hidden if they stay elsewhere. Moreover, remittances are often sporadic and unreliable, hence including them in assessments of household resources is problematic.

**Births**

Targeting of cash transfers usually relates to the number of children in a household, yet in both case study communities it proved difficult for parents to get new children registered. Children born to non-recipient households might cause these households to match the criteria for receipt of a transfer. However, without a new registration exercise, such households remain outside the cash transfer scheme.

**Deaths**

Deaths of recipient household members may alter the profile of the household dramatically, particularly where an elderly head of household dies. Yet deaths often go unreported. Where the
officials recording such changes in households are also the distributors of transfers, people are suspicious that any funds they cease to claim will be embezzled. In Malawi, households that were allocated cash transfers based on the presence of an elderly person, continued to claim that transfer following the person’s death. Sometimes such households were absorbed into others, but the individuals continued to receive a transfer, in some instances leading to battles over its “inheritance” (see Box 5).

**Box 5: Grace’s inherited cash transfer**

In her early teens, Grace moved out of her parents’ house to stay with her elderly great-grandmother in the neighbouring house, to provide her with company and assistance. The great-grandmother was selected as a cash transfer beneficiary and Grace was named as the alternative person to collect the transfer. When her grandmother died, Grace moved back with her parents, who were among the more prosperous in the village. Her stepfather had completed secondary education and had a salaried job on a tea estate. Nonetheless, Grace ‘inherited’ the cash transfer from her great-grandmother. This was facilitated by the local cash transfer committee, but opposed by Grace’s great aunt, who felt that she, as the next of kin, should have inherited the transfer, although she was resident in a different village.

**Social obligations**

Households are seldom simple units of consumption. Income is shared, but not exclusively among those identified as household members. In matrilineal southern Malawi, for instance, men talk of obligations toward their natal families that may outweigh those toward their own wives and children. Moreover, sharing among co-resident household members may be uneven, depending partly on the kinship relations. Elderly people often feel an obligation to their grandchildren, but not to their own adult children (who traditionally should support the elderly rather than receiving from them). Younger people may be responsible for older kin, irrespective of whether they reside together. Parents have obligations toward their children, irrespective of whether the children stay with kin elsewhere. Moreover, different social norms apply to the spending of different types of money so it cannot be assumed that cash transfers will be shared in the same way as earned income, for which a person has “sweated”.

**5.3 Households in receipt of transfers may differ little from non-recipient households**

Unsurprisingly, the households in receipt of targeted cash transfers were not unequivocally the most vulnerable. In Lesotho, the Child Grants Programme’s own criteria did not match with households currently receiving the grant. In both settings, application of a Multi-dimensional Poverty Index

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1 Pseudonyms are used and photographs are illustrative only: they do not portray the individuals profiled.
identified a different set of households as deserving (Box 6).

Community perceptions of deservingness play an influence in community-based targeting. In Malawi, for instance, 7 of the 8 households initially targeted were headed by individuals aged 60 or over. This reflects a view that younger adults are undeserving of “free money” (see Sections 6 and 7).

5.4 Community perceptions of unfairness result in resentment among recipients

From the perspective of community members, targeting appears rather arbitrary. In Lesotho, child grants are referred to as *seoa holimo*, meaning “money falling from the sky”. Those who receive often express bafflement as to why they have been selected. In Malawi, many talk of having “got lucky”. At the same time, they report that they are gossiped about and experience resentment from neighbours. Interviews with non-recipients similarly reveal a lack of comprehension of the basis for targeting and often a view that certain households are favoured, for instance because they are related to the chief. The sentiments expressed below were common in both communities.

“They aren’t happy, I would say that because, truly these people are really struggling, they live in difficulty, just as ourselves” (Young woman in household receiving child grant, Lesotho)

“To other people, it is as if I am getting it by mistake; just like when one enters here in the house and finds this bag [of maize], not knowing what I have done to get it while he has nothing” (Male head of household receiving child grant, Lesotho)

“They are jealous because they think the beneficiaries have a better life than those that do not receive the money” (grandchild of cash transfer recipient, Malawi)

“There are some people who complain, saying why are they giving to those people only, but not to us. So, we do not say anything, we just leave it, since we also just got lucky” (daughter of cash transfer recipient, Malawi)

Many beneficiaries in each country expressed the view that universal transfers would be preferable as they would not carry the same stigma or give rise to resentment.

“It is not good, it was not a good arrangement that one has to receive while her friends not” (woman receiving cash transfer, Malawi)

“If only everybody benefitted from it, that would be great. If that were to happen I think people would stop looking down on others” (woman receiving cash transfer, Malawi)
“We were praying that others be helped also [...] this was said to be social development, so others need to be helped also so that we all move forward” (male head of child grant recipient household, Lesotho)

5.5 Summary

In sum, the research indicates that household targeting of social cash transfers is problematic because it is based on a misconception of the household as static and bounded. Because households do not correspond to this assumption, selection processes are experienced as arbitrary and unfair. Recipients are regarded with jealousy and there is a widespread sense within the communities that universal cash transfer schemes – or categorically targeted schemes like Lesotho’s old age pension – are or would be more appropriate.
6. Social pensions: producing benefits beyond the individual

Key points

Cash transfers to older people (both Lesotho’s pensions and Malawi’s social cash transfers) benefit older people themselves. However, because of the ways they intersect with household and community dynamics, they can also benefit family members, including children and the wider community as much as cash transfers directly aimed at these groups. The research reveals that:

- Pensions benefit the elderly directly, empowering individuals as their capacity for productive work declines, by giving them greater autonomy for spending income
- Cash transfers to the elderly also benefit other generations and bring wider benefits to communities, thereby strengthening family and community relations
- Cash transfers given to the elderly are supported by non-beneficiaries in communities and tend to have political support at the national level

6.1 Cash transfers benefit the elderly

Cash transfers to the elderly create empowerment and autonomy for a group previously highly dependent on younger family members. Cash gives individual elderly people options for looking after themselves through purchasing services and goods. They become less reliant on others to provide for them and in some cases they exercise decision-making power around household purchases or investments.

“each and every month I buy some tea, it’s not like back then when I used to wait on my children for help, so there is a positive change” (grandmother, Lesotho)

“... my granny makes those decisions ... she decides what should be bought, she just gives us the money to buy it” (teenage grandson, Malawi)

6.2 Household benefits from cash transfers to the elderly

Young adults within households benefited from elderly relatives receiving cash, either directly through school fees and uniforms or indirectly by eating food purchased for common consumption. Pensions in Lesotho were often spent on grandchildren’s education and basic needs, even where this was not a condition of the cash transfer. Elderly people in Malawi commonly live in close proximity to their relatives and share the food they buy with their daughters’ households.

“I can say that I am very thankful that my grandmother receives this money, because if it wasn’t for this, we would be struggling. We wouldn’t be able to buy things we need” (teenage granddaughter, Lesotho)

“They are my children, I can’t be eating in my house while my children are hungry and suffering next door, that is not possible” (grandmother, Malawi)

The provision of cash to the elderly also shifts moral obligations within families towards paid
transactions, as duties and support can now be paid for. Children and grandchildren sometimes undertake chores in return for cash. The ability to financially contribute in this way gives older people greater social status and decision-making power within households of their adult children. They no longer need to nag their grandchildren to collect water, but can instead offer them cash, or pay a neighbour to do this. However, some people pointed to new tensions within families as younger generations increasingly expect to be paid for the help they provide to elderly family members.

6.3 Community benefits from cash transfers to the elderly

Cash transfers (including social pensions) to the elderly provide benefits to whole communities. The ways in which the elderly spend money within communities contributes to strengthening social relations. In Lesotho, the higher value of the pension results in greater impacts relative to the Malawi cash transfer, although the latter too allows elderly people to play an economic role in their communities. Young people in both countries talked about the elderly not sharing their pension or cash transfer enough (they were sometimes characterised as “stingy”), but many recognised that they benefitted through being paid for tasks such as laundry, collecting wood and water, household maintenance, ploughing or catching chickens. In Lesotho, longer term employment could also be created, such as opportunities for herding elderly people’s livestock.

Box 7: Lesotho’s Old Age Pension strengthening household and community relations

In Lesotho, the pension is sufficient to allow elderly people to exercise economic influence beyond the household as employers, lenders and key members of savings groups. The example of Manthabiseng, a 91-year old widow, highlights how her pension was used beyond her individual benefit to directly serve other community members. Manthabiseng lives near her son and his family and they eat together. Prior to the pension, Manthabiseng would have been a dependent within the extended family. Today she is more autonomous. She fully controls her pension, which is collected by a non-resident relative, but she regrets it is too little to fully educate her double-orphaned granddaughter. Her son and daughter-in-law think she should contribute more to the wider household, but she makes only small purchases or lends them money for groceries when they claim to be running out. She also plays a significant economic role in the community as a purchaser of services and both lender and borrower of cash.

The circulation of cash throughout villages was evident as the elderly became consumers, purchasing small groceries and goods in local shops or from petty traders; a source of loans to other community members; and as purchasers of services (see Box 7). These patterns were highlighted by young adults in the course of the participatory mapping activities. Some suggested that wealthier community residents might benefit most—they were the shop owners and had vehicles that enabled them to provide transport services. The rich were equally more likely to be loaned money, as they could be expected to repay promptly. But even Malawian women selling fritters could “improve their business operations”.
The young people in Lesotho contrasted the effects of pensions with those of child grants. Where young adults receive money, they will not pay others for assistance as they’re able to do things for themselves. Moreover, young adult recipients said they needed to use the grants for their own households, so they wouldn’t be able to support others. This was exacerbated by the small size of the child grants relative to Lesotho’s pensions.

It is important to note that giving cash transfers to the elderly does carry some risks, including creating tensions related to jealousy and also security issues (see Section 6).

6.4 Popular support for pensions

Targeting the elderly is perceived to be fair by both non-recipient and recipient households within communities as the elderly are beyond productive working age—they cannot be expected to work to support themselves (see Section 7 for a discussion of cash transfers to young adults). Lesotho’s old age pension was almost universally praised as it allows elderly people a level of autonomy they deserve.

In Malawi, national targeting of the cash transfers is focused on the household level, yet locally they were perceived as belonging to individuals. Therefore, most beneficiaries originally selected through community targeting were elderly people, which clearly demonstrates that the elderly are viewed as deserving beneficiaries. A pension would more aptly fulfil this community desire for targeting as often resentment arose within families and communities where cash transfers had been “inherited” by younger family members (see also Section 5).

“The money should be given to the elderly, since the youth are able to do piecework” (15-year-old grandson of cash transfer recipient, Malawi)

Section 7 indicates that cash transfers given to young adults have less support from non-beneficiaries in the community. Cash transfers to the elderly were widely accepted to benefit other generations within families, without the shame or stigma associated to receiving “free money”. Any shame attached to “free money”, which is based on a perception that young adults should work for their income, is not attached to older people. Their age and social status do not culturally preclude them
from receiving unearned cash. Further, there is wide political support for the universalisation of pensions as a means for lifting communities out of poverty.

“This sky-falling money, it would be better if it was being received by old people staying with orphans; it would be easy if it could be like that, not these youths” (young women not receiving child grants, Lesotho)

6.5 Summary

The elderly are widely viewed as deserving of cash transfers because they cannot be expected to have to work to gain income. There is also a growing sense that the elderly should have the autonomy that an independent income offers. At the same time, cash transfers received by elderly people have benefits that extend beyond the recipients themselves, into their families and communities. They commonly spend money on their grandchildren (even if they take the view that their adult children should not need their support). Moreover, because elderly people generally have less need for commodities purchased elsewhere, compared to their younger neighbours, and are more inclined to spend their income on services such as help with collecting wood and water, or assistance with laundry, they are more likely to spend money locally and to employ other community members to help them. In Lesotho, where the pension is substantial, they also become hubs for lending and borrowing within the community.
7. Supporting young people: cash or alternatives?

Key points

Cash transfers as a poverty reduction strategy more often benefit young people indirectly than directly. The research investigated young people’s own views about how policy might best help to improve their lives. It was found that:

• Young people prefer that cash transfers are not given as “free money” because of the shameful association that they are unable or unwilling to work

• Young people aspire to having good jobs, and state that they want to work for money, but work is often unavailable or involves exploitative conditions

• Young people desire to contribute to development needs in their own communities, and suggest they are paid to do so rather than receiving cash transfers as “free money”

7.1 Cash transfers that are viewed as “free money” for young and able-bodied people are shameful

Young people expressed distress associated with receiving cash transfers as “free money”, even if the money was a real source of help and sorely needed. Although the cash transfers paid to young adults (particularly Lesotho’s child grants) are intended to benefit children, they are viewed less as grants for children than income for healthy young adults who should rightfully work. Whereas pensions are understood as enabling the elderly to live the autonomous lives they deserve, child grants entrench a view that parents are responsible for their own children. Young parents may become less able to call on family or friends for support, in part due to the stigmatising effects of the transfers.

In both countries, receiving money without working is viewed as shameful and is often stigmatized. This is implied by the local names given to such cash transfers. In Lesotho, the child grant is referred to as seoa holimo, which means “money falling from the sky”. Similarly, in Malawi, the proverb mahala wipha, meaning “free things kill!”, is attached to cash transfers, also suggesting that free money will turn out not to be free in the end.

A 12-year old grandson of a recipient in Malawi said: “They always say that if you are receiving the cash transfers, one day they [those who were behind the transfers] will come to suck your blood” (people being exposed to blood sucking at night is a common belief in Southern Malawi).

For young people receiving cash transfers, stigma was experienced through being mocked and harassed by others in the community. In Lesotho, a male recipient of the child grant described his experience of people asking to borrow money from him as a form of mockery. He insisted that he would have been treated differently if the money was earned through productive means: “you will find that when a person comes and borrows money, he/she says: ‘lend me money, I saw that yesterday you went to collect the money’”. Normally, by contrast, people would borrow money only when they had a specific need: “If I need to borrow money from you, I should come anytime, not aligning myself with when this person has a certain thing”.

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Being able-bodied plays a key role in the notion of having to work for your money. When young people’s bodies are fully developed, there is an expectation that they should also fully engage in productive work. The child grant in Lesotho, being given to the children’s parents, is viewed as misdirected. One father receiving a child grant said neighbours complained: “…that cash is said to be for children, yet they [the recipients] are young men who can work for themselves”.

Confusion around selection criteria for recipients of the child grant in Lesotho and the cash transfer programmes in Malawi created a situation where it was not clear to the communities why some people had been selected and others not. Many expressed that if other persons in similarly poor situations were also receiving the grants, their own grant would have seemed much less problematic. One man in Lesotho expressed that “We were praying that others be helped also […] this was said to be social development, so others need to be helped also so that we all move forward.”

7.2 Young people want to work

Young people repeatedly stated that their aspiration is to have work in order to support their families. A lack of job opportunities, proper education and inadequate markets for goods and services were highlighted as the main problem. Young men were especially concerned about limited work opportunities, because of the expectation that they should be the main breadwinners.

In a situation with limited work opportunities, cash transfer recipients may find themselves excluded due to community notions of fairness. Communities perceive that young people receiving cash transfers already benefit and therefore should not be the first people who get jobs. A female recipient in Lesotho talked of how people insist that those receiving child grants should go to the back of the queue when lining up for casual work. She did not agree: “these grants are for the children and we were advised not to sit around waiting for them. We should go and work for ourselves”.

A common aspiration among young people is to find work outside of the village. However, many of those who had managed to find such work had had bad experiences with maltreatment, problematic work conditions, exploitation, sexual harassment, lack of payment or of being fired without pay. In Malawi, several young people described how going to town looking for work was a particularly bad period in their lives. Life had improved once they were back in the village, and especially if they could manage to rent fields that could be irrigated and start growing cash crops. One young man narrated how he had found a job in town as gardener, but was badly treated to the point that he quit after a week and was only paid enough for the transport to return to the village. He stated: “No, I don’t think of getting another job, I don’t want to leave home […] We made a choice to concentrate on farming only. We want to be independent.” This shows that young people from poor rural communities often face poor work opportunities and are vulnerable to exploitation, a problem that it is not addressed by
the current focus on cash transfer programmes. Further, these programmes are designed to meet basic needs and do not provide enough to develop lucrative agricultural livelihoods in the villages.

7.3 Development needs in the community

In both villages, there were many different development needs. Young men in Lesotho said that instead of receiving “free money”, it would be meaningful if they could be paid to work on projects such as bridge building, road repairs or land rehabilitation in their local area, thus also helping to uplift their communities. Another group said that “because it is not so easy to be given money just freely as the youth”, they would like to “come together as working males, then join hands, and bring electricity, install taps and build toilets.” A female recipient cited examples of previous public works programmes in the area: “I think it would be better if we were to work for [the money…] any kind of work, that we can be able to do… [like] road construction and maintenance as well as planting trees.” Similarly, in Malawi young men recommended: “stop giving the little money, just do development instead!” They thought improving housing would benefit everyone across the village. Others were keen to be helped to set up businesses, perhaps supplying eggs or pig meat to urban supermarkets. Whereas they thought that cash transfers could only ever be spent on consumption, business generation and community development could help them to generate a regular income and to invest in ways that would enable them to escape poverty.

A key aspect of the young people’s thinking was that funds that came to the village should assist the entire community to better itself. It is therefore important that any public work schemes contribute meaningfully to community development.

“we would advise that he should ensure that there are some means for us to create our own jobs with that money. It shouldn’t be given to certain people, instead it should be used to come up with something that will enable the community to create its own jobs” (advice to the Prime Minister from young men in Lesotho)

7.4 Summary

In both communities, young adults experience a degree of shame if they receive “free cash”. While those in receipt of cash view it as useful, many would prefer to have to work for their income, because this is more worthy of respect. However, the jobs that they are able to obtain are often highly exploitative, and many find it difficult to retain paid work beyond the short term. Young people in both communities identified a host of types of work that needed to be done to bring “development”, such as building bridges and conservation work, and would have liked to have been paid to do these.
8. Producing sustainable and effective cash transfers

Key points

Research with those involved in the design and implementation of cash transfers in Malawi and Lesotho highlights that:

- For cash transfers to be sustained without donor support, early engagement and alignment between development partners and the country’s politics is crucial
- A fragmented policy and donor environment can harm the national ownership of cash transfers
- “Cash plus” interventions require a better understanding of perceptions of poverty in beneficiary communities

8.1 For cash transfers to be sustainable without donor support, early engagement and alignment between development partners and the country’s politics is crucial

Political support is essential for social cash transfers to be sustained without donor funding. This sustainability is important in order to achieve some of the long-term benefits cash transfers can create, for example by building human capital. As donors are reluctant to fund cash transfers indefinitely, national political support must be built. For this, development partners should continuously engage with politicians, rather than taking a purely technocratic approach to the programme’s design and implementation. Currently, development partners often hold the opinion that programmes are best designed technocratically, and any kind of involvement of politics represents unwanted interference. However, the former Director of Planning at Lesotho’s Ministry of Social Development argued that “Politics don’t interfere, politics are leading. [...] You get politics to commit to the broad objectives. Now the rest is left to bureaucrats, to the technocrats”.

It is important for development partners to work from the outset on obtaining political commitment by aligning their vision of development with that of key politicians. Aligning visions is essential because this research finds that impact evaluations have limited effect in convincing politicians of the merits of specific cash transfers. Key political decisions affecting the cash transfers were not made on the basis of research. One reason for the lack of effectiveness is that impact evaluations often narrowly look at (specific indicators of) one programme while politicians sometimes use different evaluation criteria and make trade-offs between programmes. The risk of insufficient political, and thereby budgetary, support is that when donors reduce their funding for cash transfers, beneficiaries become the victims. Therefore, continuous direct engagement between development partners and politicians is necessary in order to make cash transfers more sustainable.

8.2 A fragmented policy and donor environment can harm the national ownership of cash transfers

A sense of national ownership over cash transfers is also essential to their sustainability. This is put at risk when the policy landscape is highly fragmented and involves multiple donors/development partners. Different development partners tend to impose their own requirements and policy
preferences, which individually do not necessarily pose a problem but when combined create considerable burdens for governments. As each development partner tries to convince government of the merits of its proposal, there is a risk of the programme becoming perceived as a “donors’ thing”. Problems arise when there are multiple development partners who each push for their own preferred design, which might differ from the government’s own ideas. This creates a situation where government needs to convince each individual development partner to abandon their own plans and to adopt the government’s vision. These negotiations require a lot of time, skills, and resources from the government without guaranteed success, as the examples below help to illustrate.

In Malawi, most donors to the Social Cash Transfer Programme insist upon using their own way of financing the programme, as well as on how the cash should be delivered to the beneficiaries. This situation makes it difficult for the government to push forward its own preferred model: harmonised funding and delivery through e-payments. Individual donors continue to disagree with each other’s and government’s models and refrain from wholeheartedly following the government’s lead.

Lesotho’s Child Grants Programme, by contrast, had only three main stakeholders: the government, the EU, and UNICEF. The EU’s Head of Delegation, Lesotho’s Minister of Finance, and UNICEF’s Country Representative formed “a kind of triangle which could get the balls rolling”, according to the former Head of Delegation from the EU. The fact that just a few actors had to come together and agree helped to create government buy-in. This contributed to the Government of Lesotho taking over the full funding of transfers merely four years after the programme started. This example illustrates that a less fragmented policy environment makes it easier for a government to feel part of the programme as it develops, and reduces the burden of negotiating every policy proposal with different development partners. As a result, government can feel more ownership over the cash transfer, which can contribute to its sustainability.

8.3 “Cash plus” interventions require a better understanding of perceptions of poverty in beneficiary communities

When developing new interventions at the central level, care needs to be taken to ensure local perceptions of poverty and deservingness are taken into account. This applies in particular to
interventions that have the potential to complement cash transfers such as humanitarian transfers or so-called cash+ programmes. This is especially acute in contexts where poverty levels are high and when there is little difference within the community in terms of how poor its members are. These communities often have the opinion that many households deserve support. They resent the idea of one household benefiting from multiple interventions because “everyone is needy”.

Households that already benefit from cash transfers can be – and regularly are – excluded from additional interventions because the community feels it is someone else’s turn to benefit. This exclusion is a direct result of the continued strong reliance on community-based approaches to selecting and identifying beneficiaries. Relying more on proxy means tests, however, is no panacea as these generally fail to account for dynamic and fluid household relations, as discussed in Section 5, and ignore local power dynamics that shape a programme’s implementation. Moreover, policies that seek to push multiple interventions at one household can negatively affect the social relations of people “benefiting” from them. Within the community, these social relations are important because people strongly depend on each other, so disruption of social relations can create future problems. As a result of these dynamics, programme implementation gets adapted at the local level to reflect local perceptions of poverty and deservingness. Chiefs, for instance, may instruct recipients to share their transfers with their neighbours. Policymakers therefore need to be cognisant of the impact of community dynamics in designing and implementing programmes. Failure to do so can be harmful to beneficiaries and result in ineffective programmes.

8.4 Summary

Disjunctures between government and diverse development partners in aspirations for and implementation of cash transfer schemes are often rooted in a failure to recognise the political climate influencing decision making by all parties. Additionally, there is a lack of awareness among decision makers concerning how schemes are implemented and experienced within communities.
9. Engaging government officials with local communities

Key points

Cash transfers are viewed by recipients as invaluable for poverty reduction, yet there remains a mismatch between government strategy and community realities which can undermine the effectiveness of social protection programmes. We highlight how bringing government officials into rural communities can enable knowledge and narratives about cash transfers to be co-created in a mutual relationship. The key policy messages are:

• Creating a forum for engagement exposes government officials to diverse community perceptions, misconceptions and social dynamics around cash transfers

• Bringing government officials into communities enables myths to be dispelled and constraints clarified

• In the village setting, young adults feel confident to articulate policy proposals grounded in their own realities to improve the design and implementation of cash transfers

9.1 Connecting the community to local government: a rationale

Considerable confusion regarding the purpose of cash transfers and processes of selection and disbursement became apparent in both case study communities over the course of the research. The social realities of rural communities also shape the ways in which cash transfers are received and used, and the effects they have. Instances have been outlined above of compulsory sharing, “inheritance” of transfers between households, allegations of corruption and the resentment suffered by those who are viewed as receiving “free cash” unjustly. While we were able to present the concerns of cash transfer beneficiaries to policy makers within city-based policy workshops, these contexts do not allow for active co-creation of knowledge with beneficiaries. To increase the uptake and impact of the research, a process was designed to promote engagement between stakeholders and beneficiaries.
9.2 A process for engaging community members with government officials

**Step 1: Young adults convey their lived experiences**
Following initial analysis by the research team, young adults from each community were brought together to discuss the research findings. They identified key issues of particular interest and explored which medium would work best to present their experiences of cash transfers to government officers. In both Malawi and Lesotho, the young adults chose to create a drama and a song, representing many of the issues that had previously been discussed, which they performed at a village meeting.

**Step 2: Bringing the government to the village**
In order to facilitate co-creation of knowledge around cash transfer policies, representatives of local and (in Lesotho) national government departments were brought to the village meetings. The drama and songs, created and performed by the young adults, stimulated responses from the officials who also provided information about the cash transfers and about other forms of support available to rural youth. Community members were invited to ask questions and share their experiences. In this way, government officials had the opportunity to hear from, and respond to, young people and their communities.

**Step 3: Bringing the village to the government**
In order to expose a wider range of policymakers to the key messages emerging from the communities concerning the research, it was necessary to reach forums beyond the village meetings. In Lesotho, it was possible to bring some central government officials to the village. These individuals subsequently participated in a national-level policy workshop in Maseru with other stakeholders, sharing their experiences from the village. In Malawi, the distance between central Government and Thyolo District proved a barrier. However, we were able to show videos of the drama and song to policymakers at a workshop in Lilongwe, to put the perspectives of young adults from the community more vividly than would have otherwise been possible.
9.3 Creating Policy Lessons

Bringing government together with communities can help to ensure cash transfer schemes are more effective. In this research, the process identified three key policy lessons.

Creating a forum for engagement exposes government officials to diverse community perceptions, misconceptions and social dynamics around cash transfers

On the ground, cash transfers do not operate in the ways technocrats envisage. There are reasons for this that relate to social dynamics and structural constraints in rural communities, as well as limited awareness and misconceptions about the schemes. These perceptions and dynamics have the potential to undermine the intent and overall effectiveness of social protection programmes. It is therefore critical for policy makers to understand how cash transfer initiatives are understood and responded to within recipient communities. This can best be achieved by engaging with whole communities in their own village settings. Box 8 exemplifies the perceptions and misconceptions that emerged during the community meetings we organised. The cost for policy makers of not going to the field is higher than the cost of going to the field. More widely, government officials need to work to minimise the mismatch between how policies are conceptualised and how they are actually implemented at the community level.

In both Lesotho and Malawi, the drama, song and discussion gave participants an opportunity to openly convey their messages about structural constraints which negatively affect people’s capacity benefit from the cash transfers. The issues discussed included logistical and human capacity challenges and low awareness about other programmes.

The dramas, songs and dialogue also vividly revealed unspoken everyday tensions that characterise cash transfer receipt at individual, household and community scales. These included conflicts between elderly people and young adults. One elderly informant in Lesotho stated: “the elderly are in trouble. The cash transfers make them lose support from their children. If an elderly person doesn’t give them (young adults) one tablet of soap, they will pay back for one year by withdrawing their children from providing support to the elderly.” From the community discussion in Malawi there were competing views that cash transfers create positive and negative relations. One respondent stated: “Mtukula Pakhomo [cash transfers] leads to both peace and trouble. Kids go to school. Ganyu [casual work] becomes available even to non-beneficiary households. However, old people don’t share the money with young people. The money goes to few people”. Other sources of tensions emanate from the tendency to prevent beneficiaries from joining other public works programmes because they are receiving cash transfers.

Chiefs, too, were able to articulate to both officials and community members their experiences as intermediaries. While lacking a formal decision-making role in any of the schemes, and feeling powerless as a consequence, they were viewed suspiciously by community members and expected to resolve difficulties.

“Chiefs in Lesotho are ‘bags of shit’. Everything bad comes to me. Parents don’t sleep in their homes after receiving the grants. Yet everyone points fingers at the chief… ‘The computer swallowed our names’. Names are registered but it is strange that majority of the names are missing from the final approved list when it comes back from Maseru” (Lesotho village chief, community discussion).
Through the community discussion, both researchers and policy makers were better able to appreciate the everyday realities of social cash transfers, including but not limited to social tensions brought about by these poverty interventions.

**Bringing government officials into communities also enables myths to be dispelled and constraints clarified**

Importantly, the interface between government officials and rural communities provided a space for two-way dialogue. Government officials had the opportunity to dispel misunderstandings about cash transfers, and were able to respond to the concerns raised. A process of this sort has the potential to increase a community’s sense of ownership of cash transfer schemes, in contrast to the perception that they are a random gift from somewhere, over which a community has no entitlement to comment. Officials were also able to explain the constraints and challenges that they – and the policy community more widely – faced. They admitted that the money was not enough and that it was not reaching all eligible beneficiaries. At the same time, they could explain to the community the dilemma regarding increasing the amount versus increasing coverage on a limited budget.

**Box 8: Perceptions, conceptions, and misconceptions about cash transfers from Malawi and Lesotho community meetings**

- Some people view the transfers as gifts or “free money” that appear at random, not a regular entitlement.
- Communities do not understand why some households are selected or why some get more money than others.
- Beneficiaries do not know how to complain. They also fear losing their transfers if they report problems.
- Notwithstanding existing challenges, the elderly are grateful for the pension (see Section 6).
- Some people view cash transfers/grants as shameful (see Section 7). It is particularly shameful to be complaining as the money comes from other people.
- Government officers are understood to be the ones who decide the low value of cash transfers.
- Recipients are not aware that the cash transfers come from their own government to advance the welfare of children and elderly people.
- Cash transfers are understood as an individual benefit that can be inherited from one person to another.
- Young people are of the view that each household has its unique problems (problems vary from household to household). Therefore, everyone should receive a transfer (see Section 7).

**The community setting is a space in which young adults have the confidence to articulate ideas**

Within the familiar setting of the village, and with some initial preparation, young adults as well as older community members are able to put forward proposals grounded in their own realities to improve the design and implementation of cash transfers. Box 9 identifies the key messages that
emerged when co-creation of ideas took place in the Lesotho community.

**Box 9: Suggestions put to policymakers at the Lesotho community meeting**

- Unemployed members of the community, including all those are excluded from social cash transfers, should be given jobs.
- People with disabilities should automatically be included in the social cash transfer programmes.
- Pensions should be increased because the elderly are not only individual recipients, but they also care for orphans, grandchildren and disabled family members.
- Since access is difficult, bridges should be constructed to connect recipient villages to the centre where they receive money.
- Child grants are too small: they should be revised upwards, more frequent and rotate around the community.
- Yearly assessments are needed so that new recipients can be added.

**9.4 Summary**

Misconceptions held within communities concerning cash transfers are not easily dispelled. Moreover, government officials generally understand how cash transfers are intended to work, rather than how they are implemented in practice at community level. There is therefore value in bringing together officials and community members to share perspectives and create new understandings. However, for this to be as effective as possible, consideration must be given to how best to enable community members to express their own experiences and understandings.
10. Conclusions

Overall, the research we have discussed points to five policy-relevant conclusions:

**Targeting of vulnerable households is based on false assumptions about households.** In both countries, households are fluid, with individuals and resources constantly flowing in and out. Many cash transfer recipients receive remittances from migrant family members. Moreover, households are not bounded units of consumption. In southern Malawi, the typically small nuclear households are often closely connected through kinship and material ties to other, sometimes more prosperous, households located very nearby. Children may be moved between them to capture grants. Changes in circumstance are seldom reported: in Malawi, three recipients had “inherited” transfers, despite substantial changes in household membership, following the death of a beneficiary. Even where selection criteria are initially applied as intended, household targeting is poorly understood and implemented at the community level and often appears random. Although the benefits of cash transfers are visible to all, seemingly arbitrary targeting breeds resentment in those who do not benefit but perceive themselves to be equally poor. If targeting households gives rise to such resentment and jealousy, and often fails to reach those most in need, other forms of targeting, for instance categorical targeting based upon age, should be considered.

**Targeting the elderly is perceived to be fair and may contribute more to community bonds,** though young people may invest in more productive activities. In both communities, younger families in receipt of transfers experience resentment from neighbours, as they are perceived as undeserving. However, elderly people are considered worthy beneficiaries. Lesotho’s old age pension was almost universally praised, and in the Malawi community most transfers went to elderly people selected through community targeting. In Lesotho, the pension is sufficient to allow elderly people to exercise economic influence beyond the household as employers, lenders and key members of savings groups. In contrast, child grants are spent on immediate family needs such as groceries and school uniforms and may never enter the local economy. While young people in both communities say the elderly are “stingy” and argue that as fit young adults they would make more productive use of money, they also acknowledge there are benefits for them, not least that their own burden of financial responsibility toward the elderly is reduced. Overall, the general popularity and acceptability of targeting elderly people contributes to a strong argument for supporting old age pensions.

**Uneearned transfers to young adults promote stigma and social isolation; young people want to work.** While pensions are viewed as enabling elderly people to live more independently, child grants are viewed less as grants for children than income for healthy young adults who should rightfully work. Both contribute to nuclearization of the household. Receipt of transfers renders parents responsible for their own children, and less able to call on family or friends for support (although the collateral of a predictable grant allows them to borrow from neighbours). Members of both communities hold that young adults should earn their income. Young people themselves prefer that cash transfers are not given as “free money” because of the shameful association that they are unable or unwilling to work. Rather they aspire to have good jobs, and state that they want to work for money. However, work is often unavailable or involves exploitative conditions. Young people also wish to contribute to development needs in their own communities, and suggest they should be paid to do so rather than receiving cash transfers as “free money”. Social protection policy needs to go beyond provision of cash to sustain young families above a breadline, and provide opportunities for young adults to engage in meaningful work.
Cash transfer schemes are produced through complex national-level processes. Relationships between donors and government differ between the two national settings. Moreover, different approaches are supported by segments of governments and by diverse donor agencies and NGOs, and different strategies are adopted by organisations pursuing their own agendas. Overall, however, divides between political agendas, technocratic visions and community experiences are stark. Government policymakers and development partners need to recognise and engage more both with the national and local politics of cash transfers and with the perceptions and social realities of beneficiary communities in order to effectively achieve the cash transfers’ objectives.

The disconnect between policymakers and beneficiary communities can be addressed. The research team brought national and district level officials to the case study villages to hear the concerns and experiences of community members. This exercise revealed serious mismatches between the officials’ understandings of how cash transfers were intended to function and community members’ understandings and experiences. Planning and preparatory work included facilitation of a participatory exercise through which young adults develop and performed dramas and songs concerning their experiences. These acted as a stimulus for discussion leading to co-construction of knowledge about transfers through which the government officials became better attuned to how cash transfers function in the relational lives of rural people. This exercise could provide a template for facilitating more productive communication between those involved in the design and implementation of cash transfer programmes and the beneficiary communities.
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